



March 7, 2017

The Honorable Virginia Foxx
Chairwoman
Committee on Education and the Workforce
U.S. House of Representatives
2176 Rayburn House Office Building
Washington, D.C. 20515

The Honorable Bobby Scott
Ranking Member
Committee on Education and the Workforce
U.S. House of Representatives
2101 Rayburn House Office Building
Washington, D.C. 20515

Dear Chairwoman Foxx and Ranking Member Scott:

On behalf of Associated Builders and Contractors (ABC), a national construction industry trade association with 70 chapters representing nearly 21,000 members, I am writing to express our strong support for the Small Business Health Fairness Act (H.R. 1101), which would allow small businesses access to quality, affordable health care coverage through Association Health Plans (AHPs).

March 23, 2017, will mark the seventh anniversary of the massive and complex Affordable Care Act (ACA). Seven years later, it fails to lower health insurance premiums for hard-working Americans and imposes new taxes as well as costly and burdensome federal mandates on ABC member companies. The ACA continues to create uncertainty and confusion in the construction industry, making it difficult for the nation's contractors to plan for the future and create jobs.

Providing quality health care benefits is a top priority for ABC and its member companies. However, by forcing employers to offer government-prescribed health insurance, ABC member companies no longer have the choice or flexibility to structure health care coverage options that meet the needs of their fluctuating workforce. The resulting increased costs jeopardize the ability of small business owners to maintain affordable coverage options for their employees, and will force some to drop coverage altogether.

AHPs are a common-sense solution to lowering the cost of health care for small businesses. AHPs allow small businesses to band together through bona fide trade associations to purchase health insurance and will help to level the playing field and lower insurance costs. AHPs can reduce health insurance costs by allowing small businesses to join together nationwide to obtain the same economies of scale, bargaining clout and administrative efficiencies now available to employees in large employer and union plans.

The ACA has only served to hurt small employers and increase premiums for millions of Americans. ABC commends the Committee for its attention to the Small Business Health Fairness Act, which will ensure that small businesses receive the affordable, high-quality health care coverage they both need and deserve.

Sincerely,

A handwritten signature in black ink, appearing to read "K Swearingen", written in a cursive style.

Kristen Swearingen
Vice President of Legislative & Political Affairs